



**Public Employees
Insurance Agency**

WV Toll-free: 1 (888) 680-7342

Phone: 1 (304) 558-7850

Fax: 1 (877) 233-4295

Website: www.wvpeia.com

****Important****

Initial Retiree Premium Payment Information!

Please be prepared to pay your health and life insurance premiums directly to PEIA for 1-2 months!!!

The Consolidated Public Retirement Board (CPRB) cannot deduct premiums from your first retirement check, which means that any premiums you owe the West Virginia Public Employees Insurance Agency (PEIA) for health or life insurance coverage before your regular monthly deposits start **MUST** be paid to PEIA directly by check or money order to avoid a large past-due balance that may jeopardize the status of your account.

Retirees are encouraged to contact PEIA 2-3 weeks after the date of their retirement to ensure that all retiree health enrollment paperwork has been received and processed. A customer service representative will advise the retiree at that time of the monthly premium so payment can be sent.

Thank you for your cooperation as we transition you from active employment into retirement!



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MEMORANDUM

TO: Prospective Retiree

FROM: Your PEIA Eligibility Team

SUBJECT: Retiree Health and Life Insurance Benefits Enrollment

Since you're getting ready to retire, there are a few things that you need to know to continue your PEIA benefits:

1. Your coverage as an active employee will be terminated when you retire.
2. You must re-enroll as a retiree using the Health and Basic Life Insurance and Optional and Dependent Life Insurance forms listed on web page.
3. You may enroll for health insurance or life insurance or both.

The Health and Basic Life form includes an instruction sheet to assist you when completing it. Please note that if you are not currently enrolled for Optional Life Insurance, then you must complete an Evidence of Insurability (EOI) questionnaire to determine if you are eligible. If an EOI is required, it will be mailed to you by the life insurer.

If you wish to continue your insurance benefits into retirement, please:

1. Print and complete the Health and Basic Life Insurance and Optional and Dependent Life Insurance forms;
2. ask your benefit coordinator to complete and sign the "Agency" section; and
3. return the completed forms to PEIA.

The "Agency" section must be completed by your employer. If it is not completed, your enrollment forms cannot be processed. Please note that PEIA must verify your years of service and eligibility for retirement through the Consolidated Public Retirement Board (CPRB). If you are not a participant in the CPRB system, your benefit coordinator will verify your eligibility for retirement. Once verified, you will be enrolled. If your PEIA coverage becomes effective prior to you receiving your first retirement check, you will receive a bill from PEIA to cover the premium for month(s) that were not deducted from your retirement check. See page 1 of this memo.

If you have questions regarding your retirement status or your years of service, please contact the Consolidated Public Retirement Board toll free at 800-654-4406 or locally at (304) 558-3570.

If you have questions about your PEIA benefits or your enrollment, you may contact PEIA's Customer Service toll free at 888-680-7342 or locally at 304-558-7850.

Congratulations on your impending retirement! We look forward to continuing to serve you.



Medicare and the Retiree

As you plan for your retirement, it is important to consider your Medicare status. If you or a covered dependent are eligible for Medicare, you **must** enroll in Medicare Part A and Medicare Part B.

- If you are at or near age 65 and haven't applied for Medicare, you need to do so immediately by contacting the Social Security Administration online at www.SocialSecurity.gov. or by calling 800-772-1213. You need both Part A and Part B. You must have your employer complete a *Request for Employment Information (L564)* form available here: <https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/Downloads/CMS-L564E.PDF>.
- If you already have Part A, but you deferred Part B, you need to apply for Part B now. You have a special enrollment period related to your retirement that allows you to pick up Part B with no penalty. To apply for your special enrollment into Medicare Part B, you must have your employer complete a *Request for Employment Information (L564)* form available here: <https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/Downloads/CMS-L564E.PDF>. Once that form is completed, you will need to contact Social Security at 800-772-1213, and tell them you need to enroll in Medicare Part B.

Medicare Part A is available at no cost to most individuals. It covers inpatient hospital care. Medicare Part B is the supplementary medical insurance program that covers physician services, outpatient laboratory and x-ray tests, durable medical equipment and outpatient hospital services. Part B requires the payment of a monthly premium.

If you do not enroll in Medicare Part B now, PEIA will process your claims as if you did have Part B coverage. This means that PEIA will only pay 20% toward covered services and you must pay the 80% that Medicare Part B would have paid.

There is also Medicare Part D that covers prescription drugs. You do not need to enroll in a separate Part D plan because PEIA will provide prescription drug coverage for retirees with Medicare.

PEIA customer service representatives are available to discuss your Medicare questions. If you have any questions or concerns, please contact PEIA at 1-(888)-680-7342, or locally at 1-(304)558-7850.



Retiree Direct Bill Dept.
Direct Bill
PO Box 10789
Tallahassee, FL 32302-2789



Retiree Mountaineer Flexible Benefits Plan:

To enroll:

If you wish to participate in Mountaineer Flexible Benefits dental, vision, legal or hearing aid coverage as a retiree, complete and return the enclosed Mountaineer Flexible Benefits Retiree Enrollment Form. Benefits DO NOT automatically continue from active employment into retirement. You must re-enroll. Please send the white copy of the form to: Retiree Direct Bill Dept. PO Box 10789, Tallahassee, FL 32302-2789.

Making Payments:

CPRB Retirees: If you elected to pay your premiums through your retirement check, payment for the Mountaineer Flexible Benefits plans will be deducted from your CPRB retirement check, unless premium costs are greater than the total amount of your check. In this instance, payments can be made directly by the use of a monthly billing statement.

Please note that the payment deducted from your retirement check will pay for next month's benefit premiums (example – June deduction pays for July premium). **Until deductions begin, payment by personal check or money order is required. Your monthly premiums must be paid in full each month in order for your benefits to remain active. You will receive an Enrollment Summary Report upon enrolling, which will include where to submit your monthly premium until CPRB deductions begin.** Please take a moment to review your retirement check to confirm that your premium has been deducted and the amount of the deduction is correct.

FBMC Benefits Management, Inc. also offers an ACH payment option. For further information, please contact the FBMC Service Center at the number listed below.

TIAA-CREF Retirees: Payment by personal check or money order should be sent with the monthly billing statement supplied to you and must be paid by the due date specified. FBMC Benefits Management, Inc. also offers an ACH payment option. For further information, please contact the FBMC Service Center at the number listed below.

Mail Payments to:

Retiree Direct Bill Dept.
Direct Bill
PO Box 10789
Tallahassee, FL 32302-2789

If you have any questions regarding your premium payments, you may contact the FBMC Service Center at 1-844-55WVA4U (844-559-8248) 7 a.m. – 7 p.m. ET, Monday – Friday.

Thank you,
FBMC Benefits Management, Inc.